

<b>Notice of References Cited</b>	Application/Control No. 09/981,645		Applicant(s)/Patent Under Reexamination MELCHIOR ET AL.	
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#### U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
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#### FOREIGN PATENT DOCUMENTS

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#### NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Thomas B. McVey ("Financing International Trade Transactions"; The International Executive (1986-1998); Sep/Oct 1989; 31, 2: ABI/INFORM Global)
	V	Blades, W Robert "Taking the fear out of 'factor' financing", CA Magazine. Toronto: Dec 1994. Vol. 127, Iss. 10; pg. 46, 2 pgs;
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	X	Jarman ("Emerging Firms Get Vital Support at Pillar", Jarman, Max. Arizona Business Gazette, Phoenix: May 01, 1992. Vol. 112 Iss 17; Sec 1 pg 3).

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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